

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Julie Laws

Debtor(s)

Case No. 15 B 18489

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/27/2015.
- 2) The plan was confirmed on 10/08/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/28/2016, 07/19/2016.
- 5) The case was Dismissed on 08/04/2016.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$12,600.00
Less amount refunded to debtor	\$2,417.63

NET RECEIPTS: \$10,182.37

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,310.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$355.37
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,665.37

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A/R Concepts	Unsecured	128.00	NA	NA	0.00	0.00
Aarons Sales And Lease Ownership	Unsecured	0.00	NA	NA	0.00	0.00
All Credit Lenders	Unsecured	4,274.00	4,274.00	4,274.00	0.00	0.00
Allied Interstate	Unsecured	0.00	NA	NA	0.00	0.00
Armor Systems Corporation	Unsecured	50.00	50.00	50.00	0.00	0.00
Arnoldharris	Unsecured	0.00	NA	NA	0.00	0.00
Arrow Financial Services	Unsecured	0.00	NA	NA	0.00	0.00
Asset Acceptance	Unsecured	1,170.46	1,182.59	1,182.59	0.00	0.00
Asset Acceptance LLC	Unsecured	0.00	NA	NA	0.00	0.00
Cash Lenders	Unsecured	0.00	NA	NA	0.00	0.00
Cash Loans Today	Unsecured	0.00	NA	NA	0.00	0.00
CBCS	Unsecured	0.00	NA	NA	0.00	0.00
Cbe Group	Unsecured	139.00	NA	NA	0.00	0.00
Cerservices	Unsecured	0.00	NA	NA	0.00	0.00
Cerastes, LLC	Unsecured	60.85	NA	NA	0.00	0.00
Collection	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Bank/Lnbryant	Unsecured	389.48	NA	NA	0.00	0.00
Condor Capital Copr	Unsecured	0.00	NA	NA	0.00	0.00
Convergent Outsourcing	Unsecured	502.00	NA	NA	0.00	0.00
Credit One Bank	Unsecured	0.00	NA	NA	0.00	0.00
Devon Financial Services Inc	Unsecured	0.00	NA	NA	0.00	0.00
Diversified Svs Group	Unsecured	0.00	NA	NA	0.00	0.00
Exxmbiciti	Unsecured	885.00	NA	NA	0.00	0.00
First National Collect	Unsecured	139.00	NA	NA	0.00	0.00
First Premier Bank	Unsecured	924.00	NA	NA	0.00	0.00
Firstsource Advantage	Unsecured	83.00	NA	NA	0.00	0.00
H & R Accounts Inc	Unsecured	0.00	NA	NA	0.00	0.00
H&f Law	Unsecured	0.00	NA	NA	0.00	0.00
Illinois Dept of Revenue	Priority	0.00	NA	NA	0.00	0.00
Illinois Tollway	Unsecured	1,546.72	NA	NA	0.00	0.00
Internal Revenue Service	Priority	0.00	0.00	0.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Merrick Bank	Unsecured	647.00	NA	NA	0.00	0.00
Midland Funding	Unsecured	1,192.85	NA	NA	0.00	0.00
Mirametrg	Unsecured	1,733.00	NA	NA	0.00	0.00
Nationwide Credit & Co	Unsecured	200.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	0.00	NA	NA	0.00	0.00
Nuvell	Unsecured	0.00	NA	NA	0.00	0.00
Palisades Collection	Unsecured	0.00	NA	NA	0.00	0.00
Quantum3 Group	Unsecured	534.65	389.48	389.48	0.00	0.00
Resurgent Capital Services	Unsecured	0.00	534.65	534.65	0.00	0.00
SN Servicing Corporation	Secured	233,716.00	201,951.49	201,951.49	0.00	0.00
SN Servicing Corporation	Secured	63,728.48	63,728.48	63,728.48	5,517.00	0.00
Sonnenschein Fnl Svcs	Unsecured	0.00	NA	NA	0.00	0.00
Triad Financial	Unsecured	0.00	NA	NA	0.00	0.00
Village of Bellwood	Unsecured	200.00	NA	NA	0.00	0.00
Village of Hillside	Unsecured	250.00	NA	NA	0.00	0.00
Village of Oak Lawn	Unsecured	200.00	NA	NA	0.00	0.00
Village of Stone Park	Unsecured	200.00	NA	NA	0.00	0.00
Von Maur	Unsecured	0.00	NA	NA	0.00	0.00
Wells Fargo Bank	Secured	1,347.00	1,347.59	1,347.59	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$201,951.49	\$0.00	\$0.00
Mortgage Arrearage	\$63,728.48	\$5,517.00	\$0.00
Debt Secured by Vehicle	\$1,347.59	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$267,027.56	\$5,517.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$6,430.72	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,665.37</u>	
Disbursements to Creditors	<u>\$5,517.00</u>	
TOTAL DISBURSEMENTS :		<u>\$10,182.37</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/27/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.